



## **COVID-19 Response: Individuals & Families**

### **Economic Impact Payments**

The amount of the payment depends on adjusted gross income and family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The payment is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Economic Impact Payments do not need to be repaid. Additionally, the payment is considered a tax refund and is not counted towards eligibility for federal income-targeted programs.

Rebates will be delivered automatically by the IRS to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with the IRS to help ensure these beneficiaries receive an automatic payment electronically. Other non-filers will need to take the step of filling out a simple tax return to verify eligibility and receive their payment: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>.

Delivery of the payments began on April 13th for those eligible for electronic distributions and will continue for Social Security Beneficiaries soon after. All other Americans not receiving direct deposit will be issued paper checks starting with the lowest adjusted gross income, and this process is expected to take several weeks or months. To check the status of your rebate and update your direct deposit information to speed delivery of your payment, you can use the IRS Get Your Payment tool here: <https://www.irs.gov/coronavirus/get-my-payment>.

### **Paid Leave**

Under the Families First Act, employers under 500 employees are required to:

- Provide 80 hours (2 full 40-hour weeks) of paid sick leave relating to COVID-19 through the end of 2020 for you if you exhibit symptoms, need to self-quarantine, or need to care for a child. Part time workers receive the amount of sick leave correlating to their normal two-week schedule. The pay is 100% if you are sick or quarantining, and 2/3rds pay when you are caring for a child.
- Provide 12 weeks of job-protected paid family leave if your child's school or child-care facility is closed. This includes two weeks of unpaid leave, followed by 10 weeks of paid leave. You will receive 2/3rds of your usual pay during this time, and you may choose to overlap the initial two weeks of unpaid leave with two weeks of paid sick leave provided in the bill.
- The Department of Labor may issue rulemakings allowing businesses with less than 50 employees to apply for an exemption from these paid sick and family leave provisions if they believe it would jeopardize their business.

### **Unemployment Insurance Benefits**



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If you were laid off, or worked for an employer that closed or reduced your hours, you can file or reopen an unemployment claim. For more COVID-19 specific resources and information related to employment, please visit CDLE's COVID-19 [Resource Page](#).

- With passage of the CARES Act, pandemic unemployment assistance is available for self-employed workers (including gig workers and independent contractors) and individuals who were unable to start a new job or contract due to the pandemic.
- Individuals who are temporarily furloughed or are working reduced hours and expect to return to work do not have to register with a workforce center.

### What You Will Receive:

- Under the CARES Act, UI recipients will get \$600 weekly **in addition to** state unemployment benefits through July 31, 2020 – this may come in a separate check.
- An additional 13 weeks of federal unemployment benefits will be available through Dec. 31, 2020 for those that exhaust their state unemployment benefits.
- Calculate your weekly state unemployment benefits: <http://www.coworkforce.com/uibEstimator/>

### To Apply for Unemployment Insurance:

File a claim online at [coloradoui.gov/fileaclaim](http://coloradoui.gov/fileaclaim) or call 303-318-9000 or 1-800-388-5515.

- [Step by Step Guide](#)
- Applicants will be awarded unemployment insurance benefits **within a 10-14 day timeline** (to the extent practicable) after the department receives an application. The CARES Act Congress just passed allows states to waive the waiting period to receive benefits so this may be accelerated.
- CDLE is requesting claimants adhere to a schedule based on their last name to deal with the large number of claims: If your last name begins with A through M, please file on Sunday, Tuesday, Thursday or Saturday after 12 noon. Everyone else should file on Monday, Wednesday, Friday or Saturday before 12 noon.

### Continuing Your Payments:

- **You must request your payments every two weeks** [online](#) through MyUI or by telephone 303-813-2800 or 1-888-550-2800 (outside Denver-metro area). You are responsible for knowing when you are scheduled to request payment. Requesting payment too early or late will result in your claim being closed.
- For more information on continuing your payments, please visit: <https://www.colorado.gov/pacific/cdle/payment>

### Independent Contractors and Self-Employed Individuals

These individuals may also be eligible for SBA Economic Injury Disaster Loans. To apply or review eligibility, visit <https://disasterloan.sba.gov/ela/>. Self-employed individuals are also eligible for the payroll tax credit to reimburse for the costs of paid sick leave under the Families First Act – however, self-employed individuals **cannot receive both** unemployment benefits and the refundable tax credit for lost wages.



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\*CDLE is also encouraging individuals who are experiencing a temporary or permanent reduction in hours or wages to consider part-time employment in other industries with increased demand: delivery, logistics, transportation, healthcare or retail such as grocery stores and warehouses.

### **Tax Payment Deadline Delayed for Affected Individuals; New Tax Day is July 15**

The Department of Treasury announced that individuals may delay their tax filing and payments for 90 days due to the coronavirus pandemic. Additionally, Governor Polis announced Colorado has also extended the state tax filing and payment deadline by 90 days. **The new state and federal tax filing and payment deadline is July 15, 2020.**

### **Federal Student Loan Borrowers**

Borrowers do not need to make payments on student loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020, however borrowers must make a request of their loan servicers, such as Navient, Nelnet, FedLoan Servicing or Great Lakes, over the phone or online, in order to receive this delay. If you are more than 31 days delinquent as of March 13, 2020, or become more than 31 days delinquent, your payments will be automatically suspended.

### **Free COVID-19 Testing**

If you are showing symptoms of COVID-19, first call your health care provider for guidance on testing. Do not visit an emergency room or hospital unless you are experiencing life-threatening symptoms. You will not be financially liable for a COVID-19 test or any costs associated with a doctor's visit which results in a COVID-19 test. You do not need to display proof of insurance prior to receiving a test.